Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1.-78. (Cancelled).

79. (New) A transaction management system for managing the purchase of products and/or services by buyers from sellers, the system comprising:

a data store for storing seller data comprising, for each of a plurality of sellers, a seller identifier and seller offer data indicating at least one product or service offered for sale;

a program store storing processor implementable instructions; and

a processor coupled to the data store and to the program store for implementing the stored instructions,

wherein the stored instructions comprise instructions for controlling the processor to implement a buyer interface to receive a purchase request from a buyer based on the seller offer data, thereby creating a transaction, the stored instructions further comprising instructions for controlling the processor to implement an investment interface to:

receive investment data from an investor, the investment data including a plurality of investment criteria for an investment fund, thereby creating the investment fund; and

provide the investment data to buyers and sellers able to meet the plurality of investment criteria for the investment fund.

80. (New) The system of claim 79, wherein the data store is further for storing buyer data comprising, for each of a plurality of buyers, a buyer identifier, for each of a plurality of transactions, a transaction identifier, a buyer identifier, and a seller identifier and either a successfully completed transaction flag or a disputed problem transaction flag, for each of the plurality of sellers, a seller grade dependent on at least one of a number of successfully completed transactions involving the seller and a number of disputed problem transactions involving the seller.

81.   (New) The system of claim 79, wherein the system is for managing the purchase of services by buyers from sellers and the seller offer data for a seller further includes an availability record for the service offered for sale and the buyer interface is implemented to:

receive a purchase inquiry from a buyer, the purchase inquiry comprising a plurality of purchase criteria;

output seller offer data for a plurality of sellers able to meet the purchase criteria; and

receive the purchase request from the buyer accepting an offer, thereby creating the transaction.

82.   (New) The system of claim 79, wherein the investment interface is further implemented to:

receive monetary currency from the investor for the investment fund

provide the investment data for the investment fund to other investors; and

receive monetary currency from one or more of the other investors for the investment fund.

83.   (New) The system of claim 79, wherein the investment criteria for an investment fund comprise one or more of:

a functional criterion defining the function of the monetary currency in the investment fund;

an eligibility criterion defining potential recipients of the monetary currency in the investment fund;

an allocation criterion defining how the monetary currency in the investment fund is to be allocated to recipients;

a payback criterion defining how the recipients are to repay the monetary currency they receive;

a spending criterion defining how the monetary currency in the investment fund is to be allocated to the recipients; and

a penalty criterion defining penalties to be imposed on a recipient failing to meet payback criteria.

84.   (New) The system of claim 79, wherein the investment criteria comprise a functional criterion which is at least one of investment in a buyer or seller, lending to a buyer or seller, or underwriting the transactions of a buyer or seller.

85.   (New) The system of claim 79, wherein the investment criteria comprise an eligibility criterion which is at least one of a market limitation, a geographical limitation, a seller or buyer grade limitation, a maximum outstanding liabilities limitation and a minimum endorsing grade points limitation.

86.   (New) The system of claim 79, wherein the investment criteria comprise an allocation criterion which comprises a payout limitation and an indication of whether and/or when repayment of monetary currency by the recipient is required.

87.   (New) The system of claim 79, wherein the investment criteria comprise a payback criterion which comprises at least one of a fixed rate per unit of time repayment requirement, a floating rate per unit of time repayment requirement and a deduction from earnings requirement.

88.   (New) The system of claim 79, wherein the payback criterion comprise a floating rate per unit of time repayment requirement, the floating rate to be determined by a falling price mechanism.

89.   (New) The system of claim 79, wherein the investment criteria comprise a spending criterion which comprises at least one of a market limitation, a geographical limitation and a permissible sellers limitation.

90.   (New) The system of claim 79, wherein the investment criteria comprise a penalty criterion which comprises at least one of a loss of recipient's grade penalty and a contractually enforced penalty.

91.   (New) The system of claim 79, wherein the penalty criterion may further comprise a transfer to another investment fund penalty, non-compliance with a payback criterion to result in the transfer of the recipient's debt to another investment fund having a different payback criterion.

92.   (New) The system of claim 79, wherein the penalty criterion may further comprise a loss of an endorser's grade penalty, non-compliance with a payback criterion to result in the loss of an endorser's grade, the endorser having endorsed the recipient.

93.   (New) The system of claim 79, wherein the investment interface is further implemented to receive an automated investment request from the buyer or seller, the automated investment request indicating acceptable investment offer criteria in respect of future transactions involving the buyer or seller.

94.   (New) The system of claim 79, wherein the stored instructions further comprise instructions for controlling the processor, on receipt of the automated investment request, to transfer monetary currency from an investment fund to a transaction involving the buyer or seller, the monetary currency being for financing or underwriting the transaction.

95.   (New) The system of claim 79, wherein the stored instructions further comprise instructions for controlling the processor to monitor compliance by the recipient with a payback criterion of the investment fund.

96.   (New) The system of claim 79, wherein the stored instructions further comprise instructions for controlling the processor, in the case of a payback criterion comprising a deduction from earnings requirement for a seller, to monitor for acceptable availability and pricing for the products and/or services of the seller.

97.   (New) The system of claim 79, wherein the investment interface is further implemented to provide:

investment performance data for a plurality of investment funds to investors, the investment performance data being presented in comparative form,

utilisation data for the plurality of sectors or geographies of the market to investors, the utilisation data being presented in comparative form, and

investment opportunity data based on the investment performance data and utilisation data, the opportunity data indicating a plurality of investment opportunities and level of take up for each investment opportunity

98.   (New) The system of claim 79, wherein the stored instructions further comprise instructions for controlling the processor to automatically create investment funds having investment criteria based on at least one of the investment performance data, the utilisation data and the investment opportunity data.

99.   (New) The system of claim 79, wherein the investment interface is further implemented to:

receive upper investment data from an investor, the upper investment data including a plurality of upper investment criteria for an upper investment fund, thereby creating an upper investment fund;

receive monetary currency from at least one investor for the upper investment fund; and

transfer monetary currency from the upper investment fund to at least one investment fund meeting the upper investment criteria for the upper investment fund.

100.   (New) The system of claim 79, wherein an investment fund is for payment of grants or welfare payments to buyers or sellers, payout of the grants or welfare payments depending on the conduct of the buyer or seller in the market, and payback of the grants or welfare payments not being required.

101.   (New) A method for managing the purchase of products and/or services by buyers from sellers, the method comprising:

storing in a data store seller data comprising, for each of a plurality of sellers, a seller identifier and seller offer data indicating at least one product or service offered for sale;

implementing a buyer interface to receive a purchase request from a buyer based on the seller offer data, thereby creating a transaction; and

implementing an investment interface to:

receive investment data from an investor, the investment data including a plurality of investment criteria for an investment fund, thereby creating the investment fund; and

provide the investment data to buyers and sellers able to meet the plurality of investment criteria for the investment fund.

102.   (New) The method of claim 101, further comprising storing in the data store buyer data comprising:

for each of a plurality of buyers, a buyer identifier,

for each of a plurality of transactions, a transaction identifier, a buyer identifier, and a seller identifier, a successfully completed transaction flag or a disputed problem transaction; and

for each of the plurality of sellers, a seller grade dependent on at least one of a number of successfully completed transactions involving the seller and a number of disputed problem transactions involving the seller.

103.   (New) The method of claim 101, wherein the method is for managing the purchase of services by buyers from sellers and the seller offer data for a seller further includes an availability record for the service offered for sale.

104.   (New) The method of claim 101, wherein implementing the buyer interface comprises implementing the buyer interface to:

receive a purchase inquiry from a buyer, the purchase inquiry comprising a plurality of purchase criteria;

output seller offer data for a plurality of sellers able to meet the purchase criteria; and receive the purchase request from the buyer accepting an offer, thereby creating the transaction.

105.   (New) The method of claim 101, further comprising storing in the data store investment data comprising, for each of a plurality of investment funds, an investment fund identifier, the respective investment criteria, one or more investor identifiers and investor information including an amount of monetary currency received from each investor for the investment fund.

106.   (New) The method of claim 101, wherein the investment criteria for an investment fund comprise one or more of:

a functional criterion defining the function of the monetary currency in the investment fund;

an eligibility criterion defining potential recipients of the monetary currency in the investment fund;

an allocation criterion defining how the monetary currency in the investment fund is to be allocated to recipients;

a payback criterion defining how the recipients are to repay the monetary currency they receive;

a spending criterion defining how the monetary currency in the investment fund is to be allocated to the recipients; and

a penalty criterion defining penalties to be imposed on a recipient failing to meet payback criteria.

107.   (New) The method of claim 101, wherein the investment criteria comprise a functional criterion which comprises at least one of investment in a buyer or seller, lending to a buyer or seller, and underwriting the transactions of a buyer or seller.

108.   (New) The method of claim 101, wherein the investment criteria comprise an eligibility criterion which comprises at least one of a market limitation, a geographical limitation, a seller or buyer grade limitation, a maximum outstanding liabilities limitation and a minimum endorsing grade points limitation.

109.   (New) The method of claim 101, wherein the investment criteria comprise an allocation criterion which comprises a payout limitation and an indication of whether and/or when repayment of monetary currency by the recipient is required.

110.   (New) The method of claim 101, wherein the investment criteria comprise a payback criterion which comprises at least one of a fixed rate per unit of time repayment requirement, a floating rate per unit of time repayment requirement and a deduction from earnings requirement.

111.   (New) The method of claim 101, wherein the payback criterion comprises a floating rate per unit of time repayment requirement, the floating rate to be determined by a falling price mechanism.

112.   (New) The method of claim 101, wherein the investment criteria comprise a spending criterion which comprises at least one of a market limitation, a geographical limitation and a permissible sellers limitation.

113.   (New) The method of claim 101, wherein the investment criteria comprise a penalty criterion which comprises at least one of a loss of recipient's grade penalty and a contractually enforced penalty.

114.   (New) The method of claim 101, wherein the penalty criterion may further comprise a transfer to another investment fund penalty, non-compliance with a payback criterion to result in the transfer of the recipient's debt to another investment fund having a different payback criterion.

115.   (New) The method of claim 101, wherein the penalty criterion may further comprise a loss of an endorser's grade penalty, non-compliance with a payback criterion to result in the loss of an endorser's grade, the endorser having endorsed the recipient.

116.   (New) The method of claim 101, wherein the investment interface is further implemented to receive an automated investment request from the buyer or seller, the automated investment request:

indicates acceptable investment offer criteria in respect of future transactions involving the buyer or seller,

transfers monetary currency from an investment fund to a transaction involving the buyer or seller, the monetary currency being for financing or underwriting the transaction; and

comprises monitoring compliance by the recipient with a payback criterion of the investment fund,

comprises, where a payback criterion comprises a deduction from earnings requirement for a seller, monitoring for acceptable availability and pricing for the products and/or services of the seller.

117.   (New) The method of claim 101, wherein the investment interface is further implemented to provide:

investment performance data for a plurality of investment funds to investors, the investment performance data being presented in comparative form,

utilisation data for the plurality of sectors or geographies of the market to investors, the utilisation data being presented in comparative form; and

investment opportunity data based on the investment performance data and utilisation data, the opportunity data indicating a plurality of investment opportunities and level of take up for each investment opportunity.

118.   (New) The method of claim 101, further comprising automatically creating investment funds having investment criteria based on at least one of the investment performance data, the utilisation data and the investment opportunity data.

119.   (New) The method of claim 101, wherein the investment interface is further implemented to:

receive upper investment data from an investor, the upper investment data including a plurality of upper investment criteria for an upper investment fund, thereby creating an upper investment fund;

receive monetary currency from at least one investor for the upper investment fund; and

transfer monetary currency from the upper investment fund to at least one investment fund meeting the upper investment criteria for the upper investment fund.

120.   (New) The method of claim 101, further comprising managing a marketplace in positions in an investment fund, thereby allowing an investor to transfer a position in the investment fund to another investor.

121.   (New) The method of claim 101, wherein the functional criterion may further comprise underwriting the future price of transactions involving a buyer or seller.

122.   (New) The method of claim 101, wherein an investment fund is for payment of grants or welfare payments to buyers or sellers, payout of the grants or welfare payments depending on the conduct of the buyer or seller in the market, and payback of the grants or welfare payments not being required.

123.   (New) An investment management method for managing investment in an underlying marketplace, the marketplace facilitating the purchase of products and/or services by buyers from sellers, the investment management method comprising:

receiving investment data from an investor, the investment data including a plurality of investment criteria for an investment fund, thereby creating the investment fund; and

providing the investment data to buyers and sellers of the marketplace able to meet the plurality of investment criteria for the investment fund.

124.   (New) An investment management system for managing investment in an underlying marketplace, the marketplace facilitating the purchase of products and/or services by buyers from sellers, the investment management system comprising:

a program store storing processor implementable instructions; and

a processor coupled to the data store and to the program store for implementing the stored instructions,

wherein the stored instructions comprise instructions for controlling the processor to implement an investment interface to:

receive investment data from an investor, the investment data including a plurality of investment criteria for an investment fund, thereby creating the investment fund; and

provide the investment data to buyers and sellers of the marketplace able to meet the plurality of investment criteria for the investment fund.